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**UNITED STATES DISTRICT COURT
FOR THE CENTRAL DISTRICT OF CALIFORNIA**

Zubic Drago, on behalf of himself and all others similarly situated,)	Case No. 2:21-cv-2606
)	
Plaintiff,)	CLASS ACTION COMPLAINT
v.)	
)	
Mandarich Law Group LLP and LVNV Funding LLC,)	DEMAND FOR JURY TRIAL
)	
Defendants.)	
)	

I.

INTRODUCTION

1. This is an action for damages, declaratory and injunctive relief, brought by Plaintiff Zubic Drago (“Plaintiff Drago”) against Defendant Mandarich Law Group LLP (“Defendant Law Firm”) and Defendant LVNV Funding LLC (“Defendant LVNV”) (collectively “Defendants”) to redress violations of Plaintiff’s privacy rights under the Fair Credit Reporting Act (“FCRA”), 15 U.S.C. § 1681, *et seq* and the protections of the Fair Debt Collection Practices Act (“FDCPA”), 15 U.S.C. § 1692 *et seq*.

2. Defendants publicly filed highly confidential and statutorily protected consumer reports¹ of Plaintiff and many other similarly situated consumers as part of state court lawsuits commenced in various courts nationwide. Plaintiff seeks relief under the federal Fair Credit Reporting Act (“FCRA”) as Defendant Law Firm and LVNV did not “obtain” or “use” Plaintiff’s credit scores/consumer reports for a “permissible purpose,” nor do the credit scores in any way “evidence” the writing of the underlying credit transaction. Defendants’ egregious practices run afoul of exactly what Congress intended to prevent with its enactment of the FCRA. The FCRA was passed to keep consumer credit reports strictly private and protected from unlawful disclosure to unauthorized parties. Defendants violated these privacy provisions and must now be held accountable.

II.

JURISDICTION

3. Jurisdiction of this court arises under 28 U.S.C. § 1331 (Federal Question), 28 U.S.C. § 1337 (Commerce), 15 U.S.C. §1692k (“FDCPA”) and 15 U.S.C. § 1681(p) (“FCRA”).

4. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b)(1) and (2) because the conduct at issue occurred in this District (amongst others

¹ As will be elaborated on below, a “credit score” is a “consumer report” *See*, 15 U.S.C §§ 1681a(d)(1)(A) and 1681g(f)(2)(A). Consumer reports are statutorily protected by the FCRA from wrongful disclosure to third parties. For purposes of this Complaint, Plaintiff will use the terms “credit report,” “consumer report” and “credit score” interchangeably. They all maintain the same level of protection.

1 nationwide), Defendant Law Firm has its principal place of business in this
2 District, Defendant LVNV maintains a presence in this District and has availed
3 themselves of the jurisdiction of this district by filing thousands of lawsuit in state
4 courts located in this District, members of the class reside in this District, and
5 Defendants conducts business in this District and in the State of California.
6

7 **III.**

8 **PARTIES**

9
10 5. Plaintiff Drago is an individual consumer currently residing in the City of
11 Tamarac, State of Florida. Plaintiff Drago was and is a “person” as defined under 15
12 U.S.C. § 1681a(b) and is protected by and entitled to enforce the remedies of the FCRA
13 and is a consumer as defined under 15 U.S.C. § 1692a(3).
14

15
16 6. Defendant Law Firm is law firm licensed to do business in the State of
17 California that has a principal place of business located at 9200 Oakdale Ave., #601,
18 Chatsworth, CA 91311. Law Firm conducts business in the Central District of California.
19

20 7. Defendant Law Firm regularly attempts to collect consumer debts alleged to
21 be due another. Defendant Law Firm is, therefore, a “debt collector” as that term is
22 defined by the FDCPA, 15 U.S.C. § 1692a(6) and the agent of Defendant LVNV LLC.
23 Defendant Law Firm is also a “person” as defined in 15 U.S.C. § 1681a(b) and 15 U.S.C.
24 §1681b(f) and is subject to the requirements of the FCRA.
25
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1 8. Defendant LVNV is a Delaware limited liability company whose principal
2 purpose to purchase defaulted debts and seek to collect on them. Defendant LVNV
3 transacts business in the State of California. Defendant LVNV regularly attempts to
4 collect consumer debts alleged to be due another and/or who uses any instrumentality of
5 interstate commerce or the mails in any business the principal purpose of which is the
6 collection of any debts. Defendant LVNV is, therefore, a “debt collector” as that term is
7 defined by the FDCPA, 15 U.S.C. § 1692a(6). Defendant LVNV is also a “person” as
8 defined in 15 U.S.C. § 1681a(b) and 15 U.S.C. §1681b(f) and is subject to the
9 requirements of the FCRA. Defendant LVNV regularly and purposefully avails itself of
10 the California judicial system by filing collection actions in Los Angeles County and other
11 counties located in this District.
12
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16 9. In the past two years, Defendant LVNV has filed at least 1000 cases in state
17 courts located in the Central District of California, alone. LVNV directs Defendant Law
18 Firm to file suit in courts across the State of California against citizens of the State of
19 California, utilizes California state laws to collect debts, obtain judgments, and collect
20 judgments, availing itself of the protections of California’s legal system.
21
22

23 10. The violations for which this Complaint seeks redress have occurred
24 throughout the nation, including in the Central District of California. By way of example,
25 LVNV unlawfully disclosed a consumer defendant’s credit score in the Superior Court of
26
27
28

1 California, County of San Bernardino in case # CIVDS2017533 on or about November 6,
2 2020 when it filed its Declaration in Support of Application for Entry of Judgment.

3
4 **IV.**

5 **BACKGROUND INFORMATION**

6 11. As a result of Defendants' conduct Plaintiff and the putative class have
7 suffered an injury in fact, that the injury is traceable to the conduct of the Defendants, and
8 the harm is likely to be redressed by a favorable judicial decision.

9
10 12. As shown in the paragraphs that follow, the Plaintiff and the putative class
11 have suffered "an invasion of a legally protected interest" which is their privacy of private
12 and financial information occasioned by the conduct of the Defendants. *See Perrill v.*
13 *Equifax*, 205 F Supp 3d 689 (W.D. TX 2016) ("an invasion of privacy within the context
14 of the FCRA constitutes a concrete harm that meets the injury in fact requirements").
15

16
17 13. The paragraphs below show that the legally protected interest is concrete and
18 particularized and "actual or imminent" and has affected the Plaintiff and the putative
19 class in a personal and individual way.

20
21 14. The United States Supreme Court has held in *Spokeo, Inc. v. Robins*,
22 136 S. Ct. 1540, 2016 WL 2842447 (May 16, 2016), that for standing purposes,
23 concrete injuries include intangible harms.

24
25 15. The Court in *Spokeo* further noted that:

26
27 "Because the doctrine of standing derives from the case or controversy
28 requirement, and because that requirement in turn is grounded in historical

1 *practice, it is instructive to consider whether an alleged intangible harm*
2 *has a close relationship to a harm that has traditionally been regarded as*
3 *providing a basis for a lawsuit in English or American Courts.”*

4 *And,*

5 *“...that Congress may elevate to the status of legally cognizable injuries*
6 *concrete, de facto injuries that were previously inadequate in law.”*

7 (Emphasis Added).

8 *See also Uzuegbunam et al v. Preczewski*, 141 S.Ct. 792 (March 8, 2021)

9
10 where the Supreme Court recently found standing holding that “Because nominal
11 damages were available at common law in analogous circumstances, we conclude
12 that a request for nominal damages satisfies the redressability element of standing
13 where a plaintiff’s claim is based on a completed violation of a legal right.” And
14 further annunciated that “.....it is undisputed that *Uzuegbunam* experienced a
15 completed violation of his constitutional rights when respondents enforced their
16 speech policies against him. Because “every violation [of a right] imports damage,”
17 *Webb*, 29 F.Cas. at 509, nominal damages can redress *Uzuegbunam’s* injury even if
18 he cannot or chooses not to quantify that harm in economic terms.”

19
20
21
22 16. Invasion of privacy is an example set forth in the Restatement (Second)
23 of Torts 652A (1977) of “harm that has traditionally been regarded as providing a
24 basis for a lawsuit in English or American courts.”
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17. The lead Senate sponsor, William Proxmire² stated that:

The aim of the Fair Credit Reporting Act is to see that the credit reporting system serves the consumer as well as the industry. ...the consumer has a right to see that the information is kept confidential and it is used for the purposed for which it is collected; and he has the right to be free from unwarranted invasions of his personal privacy...

(Emphasis Added).

18. One of the primary protections of the FCRA is the requirement that “persons” or “users”, such as Defendants, have and certify the permissible purpose when they not only obtain but then use a consumer report as demonstrated in 15. U.S.C. §§ 1681b(a) & 1681b(f).

19. There is no permissible purpose for either Defendant to obtain, use, or disclose the credit score of Plaintiff and the putative class members by filing their credit scores in a publicly accessible website in connection with state court debt collection proceedings.

V.

FACTUAL ALLEGATIONS AS TO PLAINTIFF DRAGO

20. As a consumer managing his financial affairs, Plaintiff Drago, and others similarly situated, sought credit for personal financial needs from creditors such as non-party Credit One Bank (“Credit One”).

21. Plaintiff Drago had an account with Credit One for a credit card which

² 115 Cong. Rec. 2413 (1969).

1 constitutes a debt.

2 22. At some point Plaintiff Drago became unable to repay the balance on the
3 Account.
4

5 23. Defendant LVNV has sued Plaintiff Drago in state court proceedings and has
6 alleged that he defaulted on his obligation with Credit One.
7

8 24. Defendant LVNV has alleged in the state court proceedings that it purchased
9 the Account and now owns and holds all rights relative thereto.
10

11 25. At some time prior to August 2020, Defendant LVNV hired Defendant Law
12 Firm to collect on the Account.
13

14 26. Defendant Law Firm, through its attorney Michelle K. Hines, filed the state
15 court complaint on behalf of Defendant LVNV in the County Court of the Seventeenth
16 Judicial Circuit in and for Broward County, Florida on or about August 17, 2020, bearing
17 the court file number COCE-20-019521 Division 47 (“state court action”).
18

19 27. The complaint sought to recover a money judgment in the amount of
20 \$1,679.56 against Plaintiff Drago for the unpaid balance on the Account, plus costs and
21 disbursements and interest.
22

23 28. Defendant Law Firm attached a copy of Defendant LVNV’s ownership
24 documents to the state court action as Exhibit B to that complaint.
25

26 29. Specifically, the documents (Exhibit B) that Defendant Law Firm attached
27 to the state court action complaint contained Plaintiff Drago’s credit score information.
28

1 30. The document (Exhibit B) contained Plaintiff Drago's credit score on its
2 account notes, which was not redacted and was published by LVNV and Defendant Law
3 Firm in this state court action.
4

5 31. Filing and publishing Plaintiff Drago's credit scores was neither required,
6 necessary, essential nor otherwise supportable since the credit scores / report did not relate
7 to or "evidence" the Account sought to be collected and provided no assistance in
8 determining whether judgment should be entered against Plaintiff Drago in the state court
9 action.
10
11

12 32. Plaintiff Drago's credit score published by LVNV and Defendant Law Firm
13 constitute part of his private personal credit history as shown in his credit score /
14 "consumer report," as that term is defined by 15 U.S.C. § 1681a(d)(1).
15

16 33. The credit score obtained and used by LVNV and Defendant Law Firm in the
17 state court action were originally provided by a credit reporting agency and ultimately
18 came into the possession and knowledge of Defendant LVNV and Defendant Law Firm
19 solely for the purpose of including them on Plaintiff Drago's account records.
20

21 34. Plaintiff Drago did not authorize Defendant LVNV nor its Defendant Law
22 Firm's agents to obtain and/or use his credit score for any other purpose, nor did either
23 defendant certify to a credit reporting agency the purpose for which they obtained and used
24 the credit score pursuant to 15 U.S.C. §§ 1681b(f) and 1681e.
25
26

27 35. Defendant Law Firm's and LVNV's unlawful procurement and use by
28

1 publication of Plaintiff Drago's credit score violated the requirements of 15 U.S.C.
2 §1681b(f) as neither Defendant Law Firm nor Defendant LVNV had a permissible purpose
3 for obtaining or using Plaintiff Drago's protected personal and private information.
4

5 36. LVNV and Defendant Law Firm were attempting to collect a debt from
6 Plaintiff Drago by filing the state court action.
7

8 37. LVNV and Defendant Law Firm's filing of Plaintiff Drago's personal
9 consumer report/credit score violated 15 U.S.C. §§ 1692d, 1692e(10) and 1692f.
10

11 38. LVNV, though Defendant Law Firm, as well as other law firms has filed
12 pleadings in court actions, attaching unredacted copies of the respective state court
13 consumer / account records and so publishing the consumer's consumer credit scores.
14

15 39. Defendant LVNV at all times material, had a duty to adequately supervise
16 the professional collection and legal activities of its agent attorneys, but Defendant
17 LVNV has failed to satisfy its legal duty in cases throughout the country.
18

19 40. Defendant LVNV's violations described herein were not only committed
20 through Defendant law firm, but have been committed by other law firms around the
21 country as well as Defendant LVNV's agents and on Defendant LVNV's behalf.
22

23 41. Defendant Law Firm and the other law firms who committed the violations
24 set forth herein did so on behalf of, and as agents, of Defendant LVNV.
25

26 42. Defendant LVNV, through acts or omissions, breached their duty by
27 negligently and/or recklessly failing to adequately supervise their agent debt collection
28

1 attorneys by failing to take reasonable steps to protect the rights of consumers' privacy as
2 proscribed in the federal law.

3
4 43. The fact that the same offending documents have been filed by various law
5 firms throughout the country on behalf of LVNV indicates that it is LVNV itself that is
6 responsible for providing the redacted documents to its attorneys.
7

8 44. Defendant Law Firm had, at all times material, a duty to adequately supervise
9 the professional legal activities of itself, associates or junior attorneys.
10

11 45. Defendant Law Firm, through acts or omissions, breached their duty by
12 negligently and/or recklessly failing to adequately supervise associates or junior attorneys
13 by failing to take reasonable steps to protect the rights of consumers' privacy as proscribed
14 in the federal law.
15

16 46. As a direct and proximate result of Defendants reckless supervision, Plaintiff
17 Drago and putative class members have suffered harm as described herein.
18

19 47. Defendants knew, or should have known, that publishing a consumer credit
20 score as an attachment to a pleading filed in Florida and around the country was unlawful.
21

22 48. As of the filing of this Complaint, Defendants have not taken any steps to
23 rectify the violations they have caused Plaintiff as set forth herein and such violations
24 continue from day to day.
25
26
27
28

VI.
CLASS ALLEGATIONS

49. Defendants unlawfully obtained and/or “used” the consumer reports / credit scores received from creditors of Plaintiff and others when they published said reports in their filing of collection complaints and other pleadings in state courts throughout the country.

50. Upon information and belief, Defendants have on more than one hundred (100) occasions within the past two (2) years filed state court collection actions against similar consumer debtors wherein it unlawfully “used” the consumer reports/credit scores, in violation of 15 U.S.C. §§ 1681b(f).

51. Upon information and belief, Defendants have on more than fifty (50) occasions within the past one (1) year filed state court collection actions against similar consumer debtors in violation of 15 U.S.C. §1692e, §1692e(5), §1692e(10), §1692d and §1692f.

52. Plaintiff brings this action individually and as a class action.

53. Pursuant to Federal Rule of Civil Procedure 23(a-b), Plaintiff seek to certify four (4) classes.

54. The first-class Plaintiff seeks to certify is defined hereinafter the “LVNV FCRA Class”:

All consumers nationwide who have had their consumer reports / credit scores published in various judicial court actions by LVNV regardless of the identity of the law firm that filed the state court debt

1 *collection on its behalf within two years of the date of the filing of this*
2 *Complaint.*

3 55. The FCRA Class shall be subject to the following exclusions, who are not
4 members of the FCRA Class, eligibility according to the above criteria notwithstanding:
5

6 *All (1) Counsel for Plaintiff and the Class, (2) Counsel for*
7 *Defendants, and (3) the assigned Judge, Magistrate Judge, and their*
8 *clerks and staff.*

9 56. The second-class Plaintiff seeks to certify is defined hereinafter the
10 “Mandarich LVNV FCRA Class”:

11 *All consumers nationwide who have had their consumer reports /*
12 *credit scores published in various judicial court actions by Mandarich*
13 *Law Group, LLP on behalf of LVNV within two years of the date of*
14 *the filing of this Complaint.*

15 57. The FCRA Class shall be subject to the following exclusions, who are not
16 members of the FCRA Class, eligibility according to the above criteria notwithstanding:
17

18 *All (1) Counsel for Plaintiff and the Class, (2) Counsel for*
19 *Defendants, and (3) the assigned Judge, Magistrate Judge, and their*
20 *clerks and staff.*

21 58. The third-class that Plaintiff seeks to certify is defined hereinafter the
22 “LVNV FDCPA Class”:

23 *All consumers nationwide who have had their consumer reports /*
24 *credit scores published in various judicial court actions by LVNV*
25 *regardless of the identity of the law firm that filed the state court debt*
26 *collection on its behalf within one year of the date of the filing of this*
27 *Complaint.*
28

1 59. The FDCPA Class shall be subject to the following exclusions, who are not
2 members of the FDCPA Class, eligibility according to the above criteria
3 notwithstanding:
4

5 *All (1) Counsel for Plaintiff and the Class, (2) Counsel for*
6 *Defendants, and (3) the assigned Judge, Magistrate Judge, and their*
7 *clerks and staff.*

8 60. The fourth-class that Plaintiff seeks to certify is defined hereinafter the
9 “Mandarich FDCPA Class”:
10

11 *All consumers nationwide who have had their consumer reports /*
12 *credit scores published in various judicial court actions by Mandarich*
13 *Law Group on behalf of LVNV within one year of the date of the filing*
14 *of this Complaint.*

15 61. The FDCPA Class shall be subject to the following exclusions, who are not
16 members of the FDCPA Class, eligibility according to the above criteria
17 notwithstanding:
18

19 *All (1) Counsel for Plaintiff and the Class, (2) Counsel for*
20 *Defendants, and (3) the assigned Judge, Magistrate Judge, and their*
21 *clerks and staff.*

22 **Rule 23(a) Requirements**

23 **Numerosity**

24 62. Various nonparty credit providers grant credit cards / loans to consumers
25 nationwide.

26 63. Some of those consumers may have, at one time or another, defaulted on
27 their credit card / loan obligations.
28

64. Defendant LVNV and Defendant Law Firm have filed pleadings containing credit scores in collection actions against such many consumers such that joinder of all in this lawsuit would be impracticable.

65. Defendants' conduct of filing debt collection lawsuits in state court constitutes debt collection activities and they have filed such collection actions against consumers nationwide.

66. Therefore, the estimated number of class members for each of the four classes is in excess of fifty (50) persons.

Commonality

67. All members of the FCRA and FDCPA Classes (hereinafter “Classes”) had their rights violated in the same manner by the same illegal actions of Defendants.

68. Common evidence, in particular (1) a list of nationwide consumer debtors who had had consumer/credit reports / scores filed in court actions by Defendants; and (2) a list of consumer debtors nationwide who have had collection suits filed against them specifically by Defendants, will drive resolution of the claims of the Classes.

69. Statutory relief under the FCRA and FDCPA is directed based upon the common conduct of Defendants, and not the subjective, individual experiences of members of the FCRA and FDCPA Classes.

Typicality

70. Plaintiff has the same claims to statutory relief as do all other members of the Classes.

71. Any defenses that Defendants may have to liability or quantum of statutory damages with respect to Plaintiff's claims would be generally applicable to all members of the four Classes.

72. Further, all class members would be entitled to seek nominal damages for the violations described herein in addition to the statutory damages provided for in both the FCRA and FDCPA.

Adequacy

73. Plaintiff brings this lawsuit after an extensive investigation of Defendants' alleged misconduct.

74. Plaintiff brings this lawsuit with the intention to stop Defendants' unlawful practices and recovery statutory remedies for all consumers affected.

75. Plaintiff will continue to vigorously pursue relief for the Classes.

76. Plaintiff's counsel, specifically the Consumer Justice Center P.A., has been certified as class counsel in numerous of class actions enforcing consumer rights laws in various districts of the United States Federal Courts and attorneys from Loan Lawyers, LLC have also been appointed as class counsel in various class actions enforcing consumer rights.

1 indifference to the rights of Plaintiff and the putative class members.

2 89. Defendants' violations include, but are not limited to, 15 U.S.C. §§ 1681b
3 and 1681b(f).
4

5 90. Defendants' violations caused Plaintiff's emotional distress and anxiety
6 concerning his private credit score being published in the public records for others to
7 review and see and have the natural effect of invading his privacy and that of the putative
8 class members.
9

10 91. As a result of the above and continuing violations of the FCRA, Defendants
11 are liable to the Plaintiff for nominal damages, actual damages, statutory damages,
12 punitive damages, costs, disbursements, and reasonable attorneys' fees, along with any
13 appropriate injunctive and declaratory relief.
14
15

16 **COUNT II.**

17 **VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT –**
18 **15 U.S.C. § 1692 et seq.**
19

20 92. Plaintiff incorporates by reference paragraphs 1 through 91 as though fully
21 stated herein.
22

23 93. The foregoing acts and omissions of Defendants constitute violations of the
24 FDCPA as outlined above.

25 94. Defendants engaged in unlawful debt collection activity when filing the
26 state court action / collection action against Plaintiff and the simultaneous filing of the
27
28

1 Plaintiff's unredacted credit score, in violation of 15 U.S.C. §§ 1692d, 1692e(10) and
2 1692f.

3
4 95. Defendants' violations have caused Plaintiff actual damages in the form of
5 emotional distress and have the natural effect of invading his privacy, and that of the
6 putative class members.

7
8 96. The FCPA is a strict liability statute that does not require proof of actual
9 knowledge of the violation. However, as set forth in the preceding count, Defendants had
10 actual knowledge that they had a responsibility to redact credit scores, but either chose not
11 to redact this private information or has done so with reckless indifference to the rights
12 of Plaintiff and the putative class members.

13
14 97. As a result of Defendants' violations of the FDCPA, Plaintiff is entitled to
15 nominal damages, actual damages, statutory damages, pursuant to 15 U.S.C. §
16 1692k(a)(2)(A), and reasonable attorneys' fees and costs, pursuant to 15 U.S.C. §
17 1692k(a)(3), from Defendants.
18
19

20 **VIII.**

21 **TRIAL BY JURY**

22
23 98. Plaintiff is entitled to and hereby demands a trial by jury. U.S. Const.
24 amend. VII; Fed. R. Civ. P. 38.
25
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REQUEST FOR RELIEF

WHEREFORE, Plaintiff respectfully requests that a Judgment be entered against Defendants awarding the following relief:

- (a) certifying the action as a class;
- (b) ordering that Plaintiff be named as class representative;
- (c) ordering that Thomas J. Lyons Jr., and Matthew D. Bavaro be named as class counsel;
- (d) awarding Plaintiff and the FCRA Classes appropriate nominal, statutory and punitive damages for violating the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.*;
- (e) awarding Plaintiff and the FCRA Classes costs and reasonable attorney's fees and post judgment interest pursuant 15 U.S.C. §1681 *et seq.*;
- (f) an order enjoining the Defendants from further violations of the Fair Credit Reporting Act relative to the inclusion of consumer reports / scores in all such pleadings filed in various circuit courts;
- (g) an Order instructing Defendants to move to seal all class members' state court collection files;
- (h) awarding Plaintiffs' nominal, actual and statutory damages against the Defendants for violations of the FDCPA pursuant to 15 U.S.C. § 1692k;
- (i) awarding the FDCPA Class members statutory damages against Defendants for violations of the FDCPA pursuant to 15 U.S.C. § 1692k;
- (j) awarding Plaintiff and the FDCPA Class members reasonable attorney's fees and costs against Defendants;
- (k) any other appropriate declaratory and/or injunctive relief; and
- (l) such other and further relief as the court deems just and equitable.

1
2 Dated: March 24, 2021

Respectfully submitted,

3
4 By: /s/ Stephanie R. Tatar

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